## Assemblymember Christine Kehoe



Brings You News From Sacramento





May 14, 2004

### **Leading Fire Insurance Efforts**

After last year's devastating wildfires, many victims who lost their homes are finding they were unknowingly underinsured. They found out too late that the policy did not cover true replacement value, required the rebuilding of a home within a too-short time period, or risked having their policy cancelled simply because they filed a claim.

Last week I joined Insurance Commissioner John Garamendi at a news conference at the State Capitol to call for passage of a package of landmark legislation to provide greater consumer protections to home and property insurance policy holders.

The legislative package assures that the insurance horror stories experienced by those who lost their homes last year to the wildfires is not repeated. It is unfortunate that many have found it difficult to reach settlements with insurers as they work to rebuild their homes and their lives.

This legislation will assure that these unfair policy provisions are discontinued. The package includes:

AB 2199 (Kehoe): (as proposed to be amended) Establishes a minimum 12-month period in non-catastrophic situations, and a 24-month period for declared "state of emergency" situations for homeowners to repair, rebuild, or replace their home after a loss, commencing with payment of actual cash value.

**SB 1855 (Alpert)**: Requires insurance companies to provide consumers with price quotations for different types of coverage upon initial purchase and upon renewal.

**SB 1474 (Escutia)**: Requires an insurance company to issue and renew a homeowner's policy unless there were 3 or more claims in 3 years.

**AB 2962 (Pavley)**: Establishes a uniform measurement of "actual cash value" and prohibits the depreciation of labor costs from homeowner claims to provide consistency for how claims will be adjusted.

To read the text of any of these bills, go to <a href="https://www.leginfo.ca.gov">www.leginfo.ca.gov</a> and search by bill number or author.

#### In the News...

Support of my Insurance Equality Legislation
The San Jose Mercury News recently published an
editorial supporting my Insurance Equality bill, AB 2208.
I'm honored to have their support for this important
legislation.

#### "Gay – Partners Insurance Bill Deserves Legislature's OK"

While San Francisco Mayor Gavin Newsome captured headlines for his push for same-sex marriages, Assemblywoman Christine Kehoe has been drumming up support as her crucial domestic partners bill quietly advances through the Legislature.

Kehoe's measure, AB 2208, requires health care insurers to offer the same coverage to domestic partners as they do to spouses. The bill should be passed by the Legislature in an important step toward granting registered domestic partners the same rights extended to married couples.

More than half of Fortune 500 companies fail to offer full benefits to domestic partners. And even when they do, gay and lesbian couples must still unfairly pay income tax on the value of health coverage extended to their partners.

In a better world, federal law would provide gay and lesbian couples the same domestic privileges given to married couples. But that day remains more hope than reality.

As an employer, the state of California already offers health benefits to domestic partners. Now it's time for the state to take a lead role toward moving the state and the nation in the proper direction by passing and implementing Kehoe's legislation.

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To access the *San Jose Mercury News*' website, go to: <a href="http://www.mercurynews.com">http://www.mercurynews.com</a>

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#### San Diego's 50 Top Moms

Every mom is special, but some truly standout and deserve to be recognized for the sacrifices and dedication they've made for their children and their families. Last weekend, San Diego honored 50 of the hardest working and most dedicated "moms" in the county.

Earlier this year, children throughout San Diego County submitted 3,200 essays nominating their moms. The essays, many on three-ring binder notebook paper and in pencil, were judged by a panel of local journalists and teachers who selected the 50 Best Moms for 2004 based on the children's explanation why they believe their mom is the best. Some moms who were nominated and selected as finalists include grandmothers and grandfathers, and this was also the first year that the event honored a man as a one of the Best Moms in San Diego!

I was delighted to join Time Warner Cable and Channel 933 FM as they presented the moms with awards and gift bags. The writers of the three best essays, one from each school level (elementary, middle, and high school), will receive a new computer with a year of free high speed Internet access. In addition, the winning students' teachers will also each receive a 27" TV/VCR for their classrooms.

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#### **Tierrasanta Patriot's Day Parade**

The Tierrasanta Patriot's Day Parade, which serves as a symbol of what makes Tierrasanta such a great place to live, will begin at 10:00 a.m. on May 15th.

The Parade moves along a 6/10-mile route from Serra High School through the main commercial area of Tierrasanta and disperses on the Farb Middle School grounds. Fireworks will be seen in the evening, and a Spaghetti Dinner will be held from 4:00 to 9:00 P.M. at the Tierrasanta Community Park, at 11220 Clairemont Mesa Blvd.

For more information on the parade, contact Hani Shatila at (858) 268-0044.

# Elliott Cushman leaves behind a legacy of philanthropy

I requested that legislative session adjourn in memory of long time San Diego philanthropist Elliott Cushman on May 17. Mr. Cushman was a true role model of public service in our city. Besides highly successful businesses, he focused on serving San Diego's young people, charities and cultural organizations. He is survived by his wife Helen, sons, Stephen and Lawrence, four granddaughters, and seven greatgrandchildren. He will be missed by countless San Diegans.



Photos from 50 Best Moms Event

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